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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for mple, your driver's use or passport).	Kevin First name E. Middle name	First name Middle name
	iden	g your picture tification to your ting with the trustee.	Lewis Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security ober or federal vidual Taxpayer ntification number	xxx-xx-0363	

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Case number (if known)

Debtor 1 Kevin E. Lewis

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
EINS	EINs
350 Marshall Ave Bellwood, IL 60104 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2 lives at a different address: Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
 Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.) 	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)
	I have not used any business name or EINs. Business name(s) EINs 350 Marshall Ave Bellwood, IL 60104 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.

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Case number (if known) Debtor 1 Kevin E. Lewis

ar	Tell the Court About	Your B	ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Require</i> page 1 and check the appr	ed by 11 U.S.C. § 342(b) for Individual opriate box.	s Filing for Bankruptcy
	choosing to file under	■ Cl	hapter 7				
		☐ Cl	hapter 11				
		☐ CI	hapter 12				
		☐ CI	hapter 13				
3.	How you will pay the fee	_	about how yo	u may pay. Typ attorney is subr	ically, if you are paying the	e check with the clerk's office in your lo fee yourself, you may pay with cash, our behalf, your attorney may pay with a	ashier's check, or money
					allments. If you choose this (Official Form 103A).	s option, sign and attach the Application	on for Individuals to Pay
						option only if you are filing for Chapte y if your income is less than 150% of t	
						fee in installments). If you choose this (Official Form 103B) and file it with you	
9.	Have you filed for bankruptcy within the	■ No).				
	last 8 years?	☐ Ye					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No)				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	☐ Ye	es.				
	affiliate?						
			Debtor			Relationship to you	-
			District		When	Case number, if kn	
			Debtor	-	When	Relationship to you	
			District		when	Case number, if kn	OWI1
11.	Do you rent your	□ No	Go to I	ine 12.			
	residence?	■ Ye	es. Has yo	ur landlord obta	nined an eviction judgment a	against you and do you want to stay in	your residence?
				No. Go to line	12.		
				Yes. Fill out Initial		ction Judgment Against You (Form 10	1A) and file it with this

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Debtor 1 Kevin E. Lewis Document Page 4 of 58 Case number (if known)

Part	Report About Any Bu	sinesses	You Own	as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, State & ZIP Code				
	it to this petition.		Check	the appropriate box to describe your business:				
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	i you are filing under Chapter 11, the court must know whether you are a small business debtor so that leadlines. If you indicate that you are a small business debtor, you must attach your most recent balance perations, cash-flow statement, and federal income tax return or if any of these documents do not exist 11 U.S.C. 1116(1)(B).					
	For a definition of small	No.	I am r	ot filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
		☐ Yes.	I am f	ling under Chapter 11 and I am a small business debtor according to the definition in the Bankrupto	cy Code.			
Part	4: Report if You Own or	Have Anv	Hazardo	us Property or Any Property That Needs Immediate Attention				
	Do you own or have any			,,,,				
14.	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	he hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property? Number, Street, City, State & Zip Code				

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Debtor 1 Kevin E. Lewis Document Page 5 of 58 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-18749 Doc 1 Filed 06/21/17 Entered 06/21/17 14:32:14 Desc Main Document Page 6 of 58 Case number (if known) Debtor 1 Kevin E. Lewis Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. State the type of debts you owe that are not consumer debts or business debts 16c. 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kevin E. Lewis Signature of Debtor 2 Kevin E. Lewis Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on June 21, 2017

MM / DD / YYYY

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Debtor 1 Kevin E. Lewis Document Page 7 of 58

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason Blust, Law Office of Jason Blust	Date	June 21, 2017
Signature of Attorney for Debtor	_	MM / DD / YYYY
Jacon Blust Law Office of Jacon Blust		
Jason Blust, Law Office of Jason Blust		
Law Office of Jason Blust Firm name		
211 W Wacker Drive		
Ste. 300		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone (312) 273-5001	Email address	
#6276382		
Bar number & State		

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		DOCUME	eni Page 8 oi 58	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kevin E. Lewis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(II KIIOWII)				
(if known)				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	170,600.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	127,846.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	298,446.00
Paı	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	179,318.52
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	67,649.00
	Your total liabilities	\$	246,967.52
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,080.67
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,076.00
Paı	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Kevin E. Lewis

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

4,613.59

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill	in this in	nformation to identify	your case and th					
Deb	otor 1	Kevin E. Lewi	S					
		First Name		e Name	Last Name			
	otor 2 use, if filing)) First Name	Middle	e Name	Last Name			
		,		RN DISTRICT OF ILLIN				
Unii	led State	s Bankruptcy Court for	ine. NORTHER	IN DISTRICT OF ILLII	NOIS			
Cas	e numbe	er			_			Check if this is an amended filing
								amended ming
SC n ea hink nfor	ched ch catego it fits be mation. If	st. Be as complete and a	operty escribe items. List	le. If two married people	nn asset fits in more than one o e are filing together, both are e e top of any additional pages,	qually responsible	for supply	ying correct
	_	•						
Part	1: Desc	cribe Each Residence, Bu	ilding, Land, or O	ther Real Estate You Ow	n or Have an Interest In			
. Do	you owi	n or have any legal or equ	uitable interest in a	any residence, building,	land, or similar property?			
	No. Go t	o Part 2.						
	Yes. Wh	nere is the property?						
1.1		arshall Avenue dress, if available, or other desc	ription	What is the property Single-family h	nome			or exemptions. Put
				ш .	or cooperative	Creditors Who Ha	ve Claims S	Secured by Property.
	Bellwo	ood IL	60104-0000	☐ Manufactured☐ Land	or mobile home	Current value of t entire property?	р	urrent value of the ortion you own?
	City	State	ZIP Code	Investment pro	operty	\$170,600	0.00	\$170,600.00
				☐ Timeshare ☐ Other Who has an interest	in the property? Check one	(such as fee simp a life estate), if kr	ole, tenanc	ownership interest y by the entireties, or
	0 1			Debtor 1 only		fee simple		
	Cook			Debtor 2 only				
	County			☐ Debtor 1 and I☐ At least one of	Debtor 2 only f the debtors and another	Check if this		nity property
					ou wish to add about this item	(-,	
							<u> </u>	
					rom Part 1, including any e			\$170,600.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

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Case number (if known) Document Debtor 1 Kevin E. Lewis 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Buick Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Lacrosse Creditors Who Have Claims Secured by Property. Model: Debtor 1 only Year: 2013 Debtor 2 only Current value of the Current value of the Approximate mileage: 82,000 entire property? Debtor 1 and Debtor 2 only portion you own? Other information: At least one of the debtors and another \$12,241.00 \$12,241.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Dodge Who has an interest in the property? Check one 3.2 Make: the amount of any secured claims on Schedule D: Class B Motorhome Creditors Who Have Claims Secured by Property. ■ Debtor 1 only Model: 1995 Year: Debtor 2 only Current value of the Current value of the 160,000 Approximate mileage: ☐ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Motor Home is in very poor \$2,000.00 \$2,000.00 condition ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Ford 3.3 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Explorer Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 1995 Year: Debtor 2 only Current value of the Current value of the 200,000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Vehicle is not operable \$300.00 \$300.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$14,541.00 pages you have attached for Part 2. Write that number here.....= Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$600.00 Miscellaneous used household goods

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

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Debtor 1	Kevin E. Lewis Case number (if kno	wn)
Yes.	Describe	
	TV, 1 Kindle	\$400.00
-	ibles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, of other collections, memorabilia, collectibles	coin, or baseball card collections;
☐ Yes.	Describe	
Examp No	nent for sports and hobbies les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cano musical instruments Describe	pes and kayaks; carpentry tools;
10. Firear		
■ No	ples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Describe	
	Personal Used Clothing	\$650.00
■ No □ Yes. 13. Non-fa Exam ■ No □ Yes. 14. Any of ■ No	ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gemean Describe arm animals ples: Dogs, cats, birds, horses Describe ther personal and household items you did not already list, including any health aids you did not lis Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$1,650.00
	escribe Your Financial Assets	
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No	ples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your p	etition
	Cash on hand	\$100.00

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Case number (if known) Document

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... 17.1. Checking account with Chase \$0.00 Savings account with Chase \$0.00 17.2. Savings account with First Financial Credit Union \$5.00 17.3. Checking account with First Financial Credit \$50.00 17.4. Union 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ☐ No Institution or issuer name: Yes..... 3 Stocks with Scottrade \$500.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture □ No Yes. Give specific information about them..... Name of entity: % of ownership: Debtor has 2 S Corporations: 1. Landmark Financial Consulting, Inc. 2. Landmark Gifts & Collectibles, Inc. Only business assets are reflected on line 41 of \$0.00 Schedule B % 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 403(b) \$110,000.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Nο Institution name or individual: ☐ Yes.

Debtor 1

Kevin E. Lewis

De	ebtor 1	Case 17-18749 Kevin E. Lewis	Doc 1	Filed 06/21/17 Document	Entered 06/21/17 14:32:14 Page 14 of 58 Case number (if known)	Desc Main
			c payment of	money to you either for	life or for a number of years)	
	■ No □ Yes	·	and description		illo or for a nambor of yours,	
24.	26 U.S.C	s in an education IRA, in C. §§ 530(b)(1), 529A(b), an		n a qualified ABLE pro	ogram, or under a qualified state tuition pro	gram.
	■ No □ Yes	Institution na	me and descr	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, ■ No	equitable or future intere	sts in proper	ty (other than anythin	g listed in line 1), and rights or powers exe	rcisable for your benefit
		Give specific information a	bout them			
26.	Examp ■ No	s, copyrights, trademarks les: Internet domain names Give specific information a	s, websites, pr			
27.	License	es, franchises, and other	general intan		n holdings, liquor licenses, professional license	es
	☐ Yes.	Give specific information a	bout them			
M	oney or p	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	unds owed to you Give specific information at	pout them, inc	luding whether you alre	ady filed the returns and the tax years	
	■ No			isal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.		mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans	ty insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
		Give specific information				
31.		es in insurance policies les: Health, disability, or life	e insurance; h	ealth savings account (l	HSA); credit, homeowner's, or renter's insuran	ce
		Name the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
			Insurance w Cash Surren			\$0.00
32.	If you a someon	erest in property that is dure the beneficiary of a living the has died. Give specific information.			ed surance policy, or are currently entitled to rece	ive property because

Official Form 106A/B Schedule A/B: Property page 5

	Case 17-187	749 Doc 1		Entered 06/21/17 14:32	2:14 Desc Main
Debtor 1	Kevin E. Lewis		Document	Page 15 of 58 Case number (if	known)
Examp ■ No		oyment disputes, i	t you have filed a lawsu insurance claims, or rights	it or made a demand for payment s to sue	
			of every nature, includin	g counterclaims of the debtor and ri	ights to set off claims
■ No	Describe each claim		r every nature, moldum	g counterclaims of the deptor and h	gitts to set on claims
35. Any fin	ancial assets you d	id not already lis	t		
■ No □ Yes.	Give specific informa	ation			
				ny entries for pages you have attach	
Part 5: Des	scribe Any Business-R	elated Property Yo	u Own or Have an Interest l	In. List any real estate in Part 1.	
-		or equitable interes	t in any business-related p	roperty?	
□ No. Go					
■ Yes. G	so to line 38.				
					Current value of the portion you own? Do not deduct secured claims or exemptions.
	nts receivable or co	mmissions you a	Iready earned		
■ No □ Yes.	Describe				
	equipment, furnishingles: Business-related			opiers, fax machines, rugs, telephones	, desks, chairs, electronic devices
■ No		,	, , , ,	, , , , , , , , , , , , , , , , , , , ,	, ,
⊔ Yes.	Describe				
40. Machin	ery, fixtures, equip	ment, supplies yo	ou use in business, and	tools of your trade	
■ No □ Yes	Describe				
41. Invento	ory				
	Describe				
		ooks for Debtor's ollectibles, Inc	internet book sales bu	usiness, Landmark Gifts &	
	1 I bo	Laptop Compute ook sales buisne	er and 1 Desktop Comp ss, Landmark Gifts &	outer used for Debtor's internet Collectibles, Inc	\$1,000.00
42. Interes	ts in partnerships o	r joint ventures			
■ No					
☐ Yes.	Give specific informa	ation about them Name of entity:		% of ownership):

Official Form 106A/B Schedule A/B: Property page 6

		Case 17-18749	Doc 1	Filed 06/21/17 Document	Page 16 of 58	Desc Main
Debto	or 1	Kevin E. Lewis			Case number (if known)	
43. C	ustom	er lists, mailing lists, or	other compil	ations		
	No.					
	Do your	lists include personally ide	entifiable inforr	mation (as defined in 11 U.	S.C. § 101(41A))?	
	_	_				
		No				
	L	Yes. Describe				
		iness-related property y	ou did not al	ready list		
	No No	tivo anacifia information				
ч	res. G	Sive specific information				
45.	Add th	e dollar value of all of vo	our entries fr	om Part 5. including a	ny entries for pages you have attached	
		t 5. Write that number he				\$1,000.00
Part 6		cribe Any Farm- and Comme u own or have an interest in fa			n or Have an Interest In.	
			· · · · · · · · · · · · · · · · · · ·			
_	_ •	, ,	r equitable in	terest in any farm- or o	commercial fishing-related property?	
	No. G	So to Part 7.				
	☐ Yes.	Go to line 47.				
Part 7	7:	Describe All Property You	Own or Have a	n Interest in That You Did	Not List Above	
53. D	o you	have other property of a	ny kind you d	did not already list?		
		es: Season tickets, country				
	No					
Ц	Yes. G	Sive specific information				
5 /	Add th	o dollar value of all of ve	our ontrine fr	om Part 7 Write that n	umber here	\$0.00
34.	Add th	e dollar value of all of yo	our entiries in	om Part 7. Write mat n	umber nere	\$0.00
Part 8	o. 1	ist the Totals of Each Part	of this Form			
Tarto		LIST THE TOTALS OF LACTITION	or uns roun			
55.	Part 1:	Total real estate, line 2				\$170,600.00
56.	Part 2:	Total vehicles, line 5			\$14,541.00	
57.	Part 3:	Total personal and house	sehold items	, line 15	\$1,650.00	
		Total financial assets, li			\$110,655.00	
		Total business-related p			\$1,000.00	
		Total farm- and fishing-			\$0.00	
61.	Part 7:	Total other property not	t listed, line 5	54 +	\$0.00	

Official Form 106A/B Schedule A/B: Property page 7

\$127,846.00

Copy personal property total

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$127,846.00

\$298,446.00

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		I A A A I II I I I		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Kevin E. Lewis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amou	int of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check	conly one box for each exemption.	
350 Marshall Avenue Bellwood, IL 60104 Cook County	\$170,600.00	•	\$15,000.00	735 ILCS 5/12-901
Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit	
1995 Dodge Class B Motorhome 160,000 miles	\$2,000.00	•	\$2,400.00	735 ILCS 5/12-1001(c)
Motor Home is in very poor condition Line from <i>Schedule A/B</i> : 3.2			100% of fair market value, up to any applicable statutory limit	
1995 Ford Explorer 200,000 miles Vehicle is not operable	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	
Miscellaneous used household goods	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line Holli Schedule A/D. C. I			100% of fair market value, up to any applicable statutory limit	
TV, 1 Kindle Line from Schedule A/B: 7.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line Hotti Scriedule A/D. 1.1			100% of fair market value, up to any applicable statutory limit	

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Kevin E. Lewis Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Personal Used Clothing 735 ILCS 5/12-1001(a) \$650.00 \$650.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit Cash on hand 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Checking account with Chase 735 ILCS 5/12-1001(b) \$0.00 \$140.00 Line from Schedule A/B: 17.1 П 100% of fair market value, up to any applicable statutory limit Savings account with Chase 735 ILCS 5/12-1001(b) \$1,747.18 \$0.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit Savings account with First Financial 735 ILCS 5/12-1001(b) \$5.00 \$5.00 Credit Union Line from Schedule A/B: 17.3 100% of fair market value, up to any applicable statutory limit Checking account with First Financial 735 ILCS 5/12-1001(b) \$50.00 \$50.00 Credit Union Line from Schedule A/B: 17.4 100% of fair market value, up to any applicable statutory limit 3 Stocks with Scottrade 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 18.1 100% of fair market value, up to any applicable statutory limit 403(b) 735 ILCS 5/12-1006 \$110,000.00 100% Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Books for Debtor's internet book sales 735 ILCS 5/12-1001(d) \$1,000.00 \$1,000.00 business, Landmark Gifts & Collectibles, Inc 100% of fair market value, up to any applicable statutory limit 1 Laptop Computer and 1 Desktop Computer used for Debtor's internet book sales buisness, Landmark Gifts & Collectibles, Inc. Line from Schedule A/B: 41.1 Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

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		Document P	ade 19	01.58		
Fill in this information to i	dentify you	r case:				
Debtor 1 Kevin	E. Lewis					
First Nam		Middle Name Las	st Name			
Debtor 2						
(Spouse if, filing) First Nam	е	Middle Name Las	st Name			
United States Bankruptcy C	ourt for the:	NORTHERN DISTRICT OF ILLINO	IS			
0						
Case number					☐ Check	if this is an
,					_	led filing
						9
Official Form 106D						
Schedule D: Cre	editors	Who Have Claims Se	cured	by Propert	V	12/15
		f two married people are filing together, b out, number the entries, and attach it to th				
number (if known).		· · · · · · · · · · · · · · · · · · ·			, ,	
1. Do any creditors have claim	s secured by	your property?				
□ No. Check this box a	nd submit th	nis form to the court with your other scho	edules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all of the i	nformation b	pelow.				
Part 1: List All Secured	Claims					
		page than an appropriate first the are discu	a a n a rataly	Column A	Column B	Column C
		nore than one secured claim, list the creditor a particular claim, list the other creditors in F		Amount of claim	Value of collateral	Unsecured
much as possible, list the claims	s in alphabetic	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Ally Financial		Describe the property that secures the c	laim:	\$17,635.00	\$12,241.00	\$5,394.00
Creditor's Name		2013 Buick Lacrosse 82,000 miles	s .	, , , , , , , , , , , , , , , , , , , ,		
		·				
		As of the date you file, the claim is: Check	k all that			
200 Renaissance C	tr	apply.	c an triat			
Detroit, MI 48243		Contingent				
Number, Street, City, State &	∠ip Code	☐ Unliquidated				
Who owes the debt? Check	one	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only	01.01	☐ An agreement you made (such as morto	nage or sec	ured		
Debtor 2 only		car loan)	,ugo 0. 000			
Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, mechani	ic's lien)			
☐ At least one of the debtors a	nd another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates	to a	•	n on Veh	icle		
community debt						
One	ened					
•	16 Last					
Act			0440			
Date debt was incurred 2/1	5/17	Last 4 digits of account number	0143			
2.2 Fifth Third Bank		Describe the property that secures the c		\$47,406.00	\$170,600.00	\$0.00
Creditor's Name		350 Marshall Avenue Bellwood, IL	-			
		60104 Cook County				
1830 East Paris Ave	ž	As of the date you file, the claim is: Check	k all that			
Grand Rapids, MI 4	=	apply. Contingent				
Number, Street, City, State &		☐ Unliquidated				
•	·	Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as morto	gage or sec	ured		
Debtor 2 only		car loan)				
☐ Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, mechani	ic's lien)			
At least one of the debtors of	nd another	Udament lien from a lawquit				

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Debtor 1 Kevin E. Le	ewis		Cas	e number (_{if know})		
First Name	Middle Na	me Last Name				
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)	Second Mortga	ge		
Date debt was incurred	Opened 03/07 Last Active 2/28/17	Last 4 digits of account num	nber <u>4262</u>			
2.3 First Financial (Credit Union	Describe the property that secures	the claim:	\$114,277.52	\$170,600.00	\$0.00
Creditor's Name		350 Marshall Avenue Bellwoo 60104 Cook County	od, IL			
2942 W. Peters Chicago, IL 606		As of the date you file, the claim is apply. Contingent	Check all that			
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
Who owes the debt?	Check one.	Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or secured			
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, me	echanic's lien)			
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit	,			
Check if this claim recommunity debt	elates to a	■ Other (including a right to offset)	Mortgage			
Date debt was incurred		Last 4 digits of account num	16750			
Add the deller velve of	f vour ontrino in Co	Numa A on this nage. Write that are	ahar barai	¢170 249	5 2	
	•	olumn A on this page. Write that nun the dollar value totals from all pages		\$179,318.		
Write that number her		page		\$179,318.	52	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in thi	s information to identify your	case:			
Debtor 1	Kevin E. Lewis				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name		
	·				
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case nun	nber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106E/F				
	_	/ho Have Unsecured	Claims		12/15
				Part 2 for creditors with NONPRIORIT	
Schedule G Schedule D eft. Attach	6: Executory Contracts and Unexp 9: Creditors Who Have Claims Sec	pired Leases (Official Form 106G). I cured by Property. If more space is	Do not include needed, copy	contracts on Schedule A/B: Property of any creditors with partially secured of the Part you need, fill it out, number to do not file that Part. On the top of any	claims that are listed in the entries in the boxes on the
Part 1:	List All of Your PRIORITY Ur	secured Claims			
1. Do an	y creditors have priority unsecure	d claims against you?			
■ No	. Go to Part 2.				
☐ Ye	- -				
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims			
3. Do an	y creditors have nonpriority unsec	cured claims against you?			
□ No	. You have nothing to report in this p	part. Submit this form to the court with	your other sche	edules.	
■ Ye	S.				
unsecu	ured claim, list the creditor separateline creditor holds a particular claim, l	y for each claim. For each claim listed	d, identify what t	b holds each claim. If a creditor has mo type of claim it is. Do not list claims alrea three nonpriority unsecured claims fill o	ady included in Part 1. If more
					Total claim
4.1 1	st Fin Cu	Last 4 digits of acc	ount number	4000	\$0.00
N	onpriority Creditor's Name			Opened 12/12/10 Lest Active	•
2	942 W Peterson Ave	When was the deb	t incurred?	Opened 12/13/10 Last Active 7/19/11	ŧ
	hicago, IL 60659				
	umber Street City State Zlp Code Iho incurred the debt? Check one.	•	file, the claim	is: Check all that apply	
_	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and an	'	RITY unsecure	d claim:	
	Check if this claim is for a com	□ a			
d	ebt the claim subject to offset?			aration agreement or divorce that you did	d not
	No	☐ Debts to pension	n or profit-sharin	ng plans, and other similar debts	
] Yes	Other. Specify	Unsecured		
		= Other. Opoury			

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Debtor 1 Kevin E. Lewis Case number (if know) 4.2 \$0.00 Associated Bank Last 4 digits of account number 7393 Nonpriority Creditor's Name Opened 6/10/02 Last Active 200 N Adams St When was the debt incurred? 3/14/11 Green Bay, WI 54301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Real Estate Mortgage Other. Specify 4.3 Chase Card Last 4 digits of account number 5137 \$5,864.00 Nonpriority Creditor's Name Opened 04/06 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 4/03/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Credit Card Other, Specify 4.4 Chase Card Last 4 digits of account number 2324 \$3,257.00 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 05/97 Last Active Po Box 15298 When was the debt incurred? 2/28/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know) Debtor 1 Kevin E. Lewis 4.5 \$2,263.00 Chase Card Last 4 digits of account number 9133 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 08/14 Last Active Po Box 15298 When was the debt incurred? 4/16/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.6 Chase Card Last 4 digits of account number 5759 \$2,095.00 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 06/97 Last Active Po Box 15298 When was the debt incurred? 4/03/17 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit Card Other. Specify 4.7 Citibank North America Last 4 digits of account number 7058 \$11,346.00 Nonpriority Creditor's Name Citicorp Credit Srvs/Centralized Opened 08/10 Last Active Bankrup When was the debt incurred? 4/14/17 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify Credit Card

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Debtor 1 Kevin E. Lewis Case number (if know) 4.8 \$1,722.00 Citicards Cbna Last 4 digits of account number 6948 Nonpriority Creditor's Name Citicorp Credit Svc/Centralized Opened 07/14 Last Active Bankrupt When was the debt incurred? 3/22/17 Po Box 790040 Saint Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.9 Citizens Bank Last 4 digits of account number 8319 \$13,865.00 Nonpriority Creditor's Name Opened 05/12 Last Active Attn: Bankruptcy 443 Jefferson Blvd Ms Rjw-135 When was the debt incurred? 2/03/16 Warwick, RI 02886 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Automobile Other. Specify 4.1 Consumer Loan Services \$0.00 0602 0 Last 4 digits of account number Nonpriority Creditor's Name Opened 6/10/02 Last Active When was the debt incurred? 2/17/16 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Real Estate Mortgage Other. Specify

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Page 25 of 58 Debtor 1 Kevin E. Lewis Case number (if know) 4.1 \$600.00 Edward Elmhurst-Hospital Last 4 digits of account number Nonpriority Creditor's Name 155 E. Brush Hill Road When was the debt incurred? Elmhurst, IL 60126 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify medical 4.1 Fifth Third Bank 1633 \$9,849.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 03/07 Last Active 1850 East Paris Ave, Se When was the debt incurred? 2/28/17 Grand Rapds, MI 49546 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card ☐ Yes 4.1 First Financial Credit 0100 \$9,721.00 3 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/14 Last Active 2942 W Peterson Ave When was the debt incurred? 3/31/17 Chicago, IL 60659 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Check Credit Or Line Of Credit

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Debtor 1 Kevin E. Lewis Case number (if know) 4.1 Project/gemb 8975 \$0.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 11/09/07 Last Active Po Box 103104 When was the debt incurred? 11/13/08 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes Synchrony Bank/Walmart 0515 \$6,100.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/14/07 Last Active Attn: Bankruptcy Po Box 956060 When was the debt incurred? 12/16/16 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 \$0.00 Toyota Financial Services 0001 Last 4 digits of account number 6 Nonpriority Creditor's Name Toyota Financial Services Opened 09/10 Last Active Po Box 8026 When was the debt incurred? 6/11/12 Cedar Rapids, IA 52409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile T Yes

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Page 27 of 58 Case number (if know) Document Debtor 1 Kevin E. Lewis

Visa Dept Store National Bank/Macy's	Last 4 digits of account number	8650	\$967.
Nonpriority Creditor's Name			
Attn: Bankruptcy		Opened 08/97 Last Active	
Po Box 8053	When was the debt incurred?	4/14/17	
Mason, OH 45040			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Charge Acc	ount	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				-	Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Fotal Claim
Total claims	OI.	otadent loans	Oi.	Φ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	67,649.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	67,649.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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		17(7) 1111	111 11111 1	
Fill in this infor	mation to identify your	case:		
Debtor 1	Kevin E. Lewis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	_
	•				

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		DUGUITE	III Paue /9 0	JI 30		
Fill in this in	nformation to identify your					
Debtor 1	Kevin E. Lewis					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILL INOIS			
Office Otate	3 Dankruptey Court for the.	NORTHERN BIOTHIOT	OT ILLINOIS			
Case number	er			☐ Check if this is an	☐ Check if this is an	า
				amended filing		•
Official	Form 10611					
	Form 106H	-1-4				
Scheal	ıle H: Your Cod	eptors		12/1:	1	2/15
■ No □ Yes 2. Within Arizona, ■ No. G □ Yes. I	California, Idaho, Louisiana, to to line 3. Did your spouse, former spouse, former spouse, former spouse, former spouse, and 1, list all of your codebter again as a codebtor only in the codebter again as a codebter only in the cod	I lived in a community pr Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	operty state or territor erto Rico, Texas, Washi with you at the time? spouse as a codebtor tor or cosigner. Make s	y? (Community property states and territories include	nunity property states and territories included Wisconsin.) Douse is filing with you. List the person have listed the creditor on Schedule D (shown Official
out Col		,	•			
	olumn 1: Your codebtor me, Number, Street, City, State and Z	P Code		Column 2: The creditor to whom you owe the de Check all schedules that apply:		debt
0.4				Пол. и в п		
3.1 Na	ame			_ □ Schedule D, line □ Schedule E/F, line		
				☐ Schedule G, line		
Nu	ımber Street			_		
Cit	ty	State	ZIP Code			
				D - · · · - · ·		
3.2 Na	ame			□ Schedule D, line □ Schedule E/F, line		
				☐ Schedule E/F, line		
Nu	ımber Street				•	
Cit		State	ZIP Code			

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Fill	in this information to identify your o	ase:							
Del	btor 1 Kevin E. Lev	vis							
	btor 2 puse, if filing)				_				
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number nown)		-				ended filing ement sho	l wing postpetition ne following date:	
0	fficial Form 106I					MM / D	D/ YYYY		
S	chedule I: Your Inc	ome				101101 7 5	<i>D,</i>		12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment Fill in your employment	ır spouse is not filing w	ith you, do not inclu onal pages, write yo	de infor	mati	on about your I case number	spouse. If (if known	f more space is). Answer every	needed,
	information.		Debtor 1					n-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status Occupation	☐ Employed ■ Not employed				mployed ot employe	ed	
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Pai	rt 2: Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to r	eport for	any	ine, write \$0 in	the space.	. Include your nor	n-filing
•	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the informatio	n for all e	emplo	oyers for that p	erson on th	ne lines below. If y	you need
						For Debtor 1		Debtor 2 or -filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.	00 \$	N/A	
3.	Estimate and list monthly over	ime pay.		3.	+\$	0.	90 +\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$	N/A	

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Deb	tor 1	Kevin E. Lewis	_	(Case	e number (if known)				
					Fo	r Debtor 1		Debtor		
	Cop	y line 4 here	4.		\$	0.00	\$	filing s	N/A	<u> </u>
5.	l ist	all payroll deductions:								_
٥.	5a.	Tax, Medicare, and Social Security deductions	5a		\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$-	0.00	\$ 		N/A	_
	5c.	Voluntary contributions for retirement plans	5c		\$ -	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d		\$-	0.00	\$		N/A	_
	5e.	Insurance	5e		\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	_
	5g.	Union dues	5g		\$	0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h		\$	0.00	+ \$		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	0.00	\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00	\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								_
		monthly net income.	8a		\$_	135.00	\$		N/A	
	8b.	Interest and dividends	8b		\$_	0.00	\$		N/A	<u>\</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c		\$_	0.00	\$		N/A	
	8d.	Unemployment compensation	8d		\$_	1,945.67	\$		N/A	_
	8e.	Social Security	8e		\$_	0.00	\$		N/A	<u>\</u>
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.		\$	0.00	\$		N/A	
	8g.	Pension or retirement income	 8g		\$_	0.00	\$		N/A	<u>. </u>
	8h.	Other monthly income. Specify:	8h	.+	\$	0.00	+ \$		N/A	<u></u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	.	2,080.67	\$		N/	Α
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		2,080.67 + \$		N/A	= \$	2,080.67
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		2,000.07		11//		2,000.07
11.	1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						12.	\$	2,080.67
								1	Combi	
13.	Do	you expect an increase or decrease within the year after you file this form	?						month	ly income
		No.								
	П	Yes Explain:								

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Fill	in this information to	o identify yo	our case:					
Deb	otor 1 Ke	∕in E. Lew	is			Che	eck if this is:	
	otor 2							wing postpetition chapter fithe following date:
Unit	ed States Bankruptcy	Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	nown)							
Of	fficial Form	106J						
Sc	chedule J:	Your	Exper	ises				12/15
info	as complete and a ormation. If more s mber (if known). A	pace is ne	eded, atta	If two married people ar ch another sheet to this n.	e filing together, b form. On the top o	oth are equal of any addit	ually responsible f ional pages, write	or supplying correct your name and case
Par			hold					
1.	Is this a joint cas							
	■ No. Go to line: □ Yes. Does Del		in a separa	ate household?				
	□ No							
		ebtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	btor 2.	
2.	Do you have dep	endents?	■ No					
	Do not list Debtor Debtor 2.	1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the	_						□ No
	dependents name	·S.						Yes
								☐ Yes
								□ No
								Yes
								□ No □ Yes
3.	Do your expense			No				Li res
	expenses of peo yourself and you		han $_{f \Box}$	Yes				
		•						
Est		ses as of yo	our bankrı	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the	value of such ass	d for with i	non-cash g d have ind	government assistance i	f you know Your Income		Your exp	nansas
(Of	ficial Form 106l.)						Tour exp	Jenses -
4.	The rental or hor payments and any			ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	1,325.00
	If not included in	line 4:						
	4a. Real estate	taxes				4a.		0.00
				's insurance		4b.		0.00
				ıpkeep expenses dominium dues		4c. 4d.	·	0.00
5.				our residence. such as ho	me equity loans	4u. 5.	·	0.00

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Debt	or 1 Kevin E. Lewis		Case num	ber (if known)	
6.	Utilities:				
-	6a. Electricity, heat, natural gas		6a.	\$	90.00
	6b. Water, sewer, garbage collection		6b.	\$	25.00
	6c. Telephone, cell phone, Internet, sa	tellite, and cable services	6c.	·	55.00
	6d. Other. Specify:	tolite, and babie services	6d.	·	0.00
	Food and housekeeping supplies		ou. 7.	·	
		at a		·	150.00
	Childcare and children's education co	SIS	8.	\$	0.00
	Clothing, laundry, and dry cleaning		9.	\$	0.00
	Personal care products and services		10.	·	10.00
	Medical and dental expenses		11.	\$	0.00
	Transportation. Include gas, maintenand	ce, bus or train fare.	40	•	40.00
	Do not include car payments.		12.	·	
	Entertainment, clubs, recreation, news		13.	·	0.00
4.	Charitable contributions and religious	donations	14.	\$	0.00
15.	Insurance.				
	Do not include insurance deducted from y	our pay or included in lines 4 or 20.			
	15a. Life insurance		15a.	\$	0.00
	15b. Health insurance		15b.	\$	0.00
	15c. Vehicle insurance		15c.	\$	65.00
	15d. Other insurance. Specify:		15d.		0.00
	Taxes. Do not include taxes deducted fro	m your pay or included in lines 4 or 20		•	0.00
	Specify:	, 5 a. pay or moradou in inioo 4 or 20.	16.	\$	0.00
	Installment or lease payments:			· ———	
	17a. Car payments for Vehicle 1		17a.	\$	316.00
	17b. Car payments for Vehicle 2		17b.	·	0.00
	17c. Other. Specify:		17c.	·	0.00
	17d. Other. Specify:		17d.	· .	
	· · · · <u></u>			Φ	0.00
		ce, and support that you did not report a edule I, Your Income (Official Form 106I		\$	0.00
	Other payments you make to support).	\$	0.00
		others who do not live with you.	19.	Ψ	0.00
	Specify:	ded in lines 4 or E of this form or on Co		Incomo	
	20a. Mortgages on other property	ded in lines 4 or 5 of this form or on Sc	20a.		0.00
					0.00
	20b. Real estate taxes		20b.	·	0.00
	20c. Property, homeowner's, or renter's		20c.	•	0.00
	20d. Maintenance, repair, and upkeep e		20d.		0.00
	20e. Homeowner's association or condo	ominium dues	20e.	\$	0.00
21.	Other: Specify:		21.	+\$	0.00
	Calculate your monthly expenses				
	22a. Add lines 4 through 21.			\$	2,076.00
	22b. Copy line 22 (monthly expenses for	Debtor 2), if any, from Official Form 106J-2	2	\$	
	22c. Add line 22a and 22b. The result is	your monthly expenses.		\$	2,076.00
		-			_,
	Calculate your monthly net income.				
	23a. Copy line 12 (your combined month		23a.	·	2,080.67
	23b. Copy your monthly expenses from	line 22c above.	23b.	-\$	2,076.00
	23c. Subtract your monthly expenses from		20	•	4.67
	The result is your monthly net income	me.	23c.	\$	4.67
		e in your expenses within the year after			
		your car loan within the year or do you expect yo	our mortgage	payment to increase	or decrease because of a
	modification to the terms of your mortgage?				
	■ No.				
	☐ Yes. Explain here:				

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Fill in this infor	mation to identify your	case:			
Debtor 1	Kevin E. Lewis				
Debter 2	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
Official For		an Individual	Debtor's So	chedules	12/15
obtaining mone years, or both. 1		n connection with a bank			ent, concealing property, or or imprisonment for up to 20
Did you pa	ay or agree to pay some	eone who is NOT an attor	ney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				otcy Petition Preparer's Notice, ad Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules file	ed with this declaration a	and
X /s/ Kev	/in E. Lewis		X		
Kevin	E. Lewis ure of Debtor 1		Signature o	f Debtor 2	
Date	lung 21 2017		Date		

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	Lin Abia inta										
_		ation to identify you	r case:								
De	btor 1	Kevin E. Lewis First Name	Middle Name	Last Name							
De	btor 2										
(Sp	ouse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS							
	se number				-	Check if this is an mended filing					
	fficial For		Affairs for Indivi	duals Filing for B		4/10					
info nur	ormation. If months in the mon	ore space is needed,). Answer every que	attach a separate sheet to stion.	this form. On the top of any	equally responsible for sup y additional pages, write you						
			rital Status and Where You	u Lived Before							
1.	What is your	current marital statu	is?								
	☐ Married■ Not married	ried									
2.	During the la	Ouring the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. List	■ No □ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
3. stat					ity property state or territory ico, Texas, Washington and W						
	■ No										
	☐ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).							
Pa	rt 2 Explain	n the Sources of You	r Income								
4.	Fill in the total	I amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including parter together, list it only once ur		ndar years?					
	□ No										
	Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$17,589.13	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last calen anuary 1 to	dar year: December 3	31, 2016)	■ Wages, commissions, bonuses, tips	\$76,789.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year befo December 3		■ Wages, commissions, bonuses, tips	\$79,467.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
	and other winnings. List each s	public benefi If you are filir	t payments; ng a joint cas ne gross inco	ner that income is taxable. Expensions; rental income; interse and you have income that your from each source separa	rest; dividends; money colle you received together, list it	cted from lawsuits; only once under De	royalties; and ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
		/ 1 of curren iled for ban		Unemployment	\$3,143.00			
		Cantain Day		Mada Dafara Vari Filed for	Dawley water.			
		_		Made Before You Filed for				
6.	Are either No.	Neither De	btor 1 nor D	's debts primarily consume Debtor 2 has primarily consu personal, family, or househo	u <mark>mer debts.</mark> Consumer deb	ots are defined in 11	U.S.C. § 10	1(8) as "incurred by an
		□ No.	90 days befo Go to line 7	ore you filed for bankruptcy, di	id you pay any creditor a tot	al of \$6,425* or mo	re?	
		□ Yes	paid that cre not include	each creditor to whom you pai editor. Do not include paymer payments to an attorney for t	nts for domestic support oblinis bankruptcy case.	igations, such as ch	nild support a	nd alimony. Also, do
		* Subject to	o adjustmen	t on 4/01/19 and every 3 year	s after that for cases filed or	n or after the date o	f adjustment	
	Yes.			r both have primarily consure you filed for bankruptcy, di		al of \$600 or more?	,	
		■ No.	Go to line 7					
		☐ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.				
	Creditor'	s Name and	Address	Dates of payme	ent Total amount	Amount you	Was this p	payment for

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7.	Within 1 year before you filed for bankrupt <i>Insiders</i> include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. It alimony.	artners; relatives of any ger a control, or owner of 20% of	neral partners; partners or more of their voting	erships of which yo g securities; and ar	u are a general ny managing ag	I partner; corporations gent, including one for
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	this payment
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	ccount of a de	bt that benefited an
	■ No					
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount	Amount you		this payment
			paid	still owe	Include credi	tor's name
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	e case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached	, seized, or levied?
	Creditor Name and Address Describe the Property					Value of the
		Explain what happene	d			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bed No Yes. Fill in the details.		cluding a bank or fil	nancial institution	ı, set off any aı	mounts from your
	Creditor Name and Address	Describe the action the creditor took			action was	Amount
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 					
Pai	rt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup	otcy, did you give any gift	s with a total value	of more than \$60	0 per person?	
	No					
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave	Value
	Person to Whom You Gave the Gift and Address:			tile y		

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Page 38 of 58 Case number (if known) Document Debtor 1 Kevin E. Lewis 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Date of your Describe any insurance coverage for the loss Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Law Office of Jason Blust \$1,050.00 attorney fees 2017 \$1,540.00 211 W. Wacker \$335.00 filing fee Suite 300 \$155.00 expenses Chicago, IL 60606 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

include gifts and transfers that you have already listed on this statement.

П Yes. Fill in the details.

Person Who Received Transfer **Address**

Person's relationship to you

Description and value of property transferred

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 Kevin E. Lewis

19.	within 10 years before you filed for bankrupte beneficiary? (These are often called asset-protein asset-protein called asset-protein asset-pro		y property to	a self-settle	ed trust or similar device	of which you are a	1
	■ No □ Yes. Fill in the details.						
	Name of trust	Description and v	alue of the pr	operty tran	sferred	Date Transfer wa	as
Pai	t 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposit	Boxes, and S	Storage Uni	its		
	Within 1 year before you filed for bankruptcy.	were any financial ac	counts or inst	rumants h	eld in your name, or for y	your henefit closer	1
20.	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accour	nts; certificate	s of depos			
	■ No □ Yes. Fill in the details.						
		Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balan before closing transi	or
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	bankruptcy,	any safe de	eposit box or other depos	sitory for securities	i ,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code) Describe the contents			Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your	home within	1 year befo	ore you filed for bankrupt	cy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
Pai	t 9: Identify Property You Hold or Control fo	or Someone Else					
23.	Do you hold or control any property that som for someone.	eone else owns? Inclu	ude any prope	rty you bo	rrowed from, are storing	for, or hold in trust	t
	■ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	e the property	Val	ue
Pai	t 10: Give Details About Environmental Infor	mation					
For	the purpose of Part 10, the following definition	ns apply:					
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these	e air, land, soil, surface	e water, grour				or
	Site means any location, facility, or property to own, operate, or utilize it, including dispos	-	environmental	law, whet	her you now own, operat	e, or utilize it or us	ed
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,						

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

hazardous material, pollutant, contaminant, or similar term.

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Debtor 1 Kevin E. Lewis

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.	s. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25. Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adm	ninistrative proceeding under any enviro	nmental law? Include settlements a	nd orders.			
	NoYes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	lature of the case	Status of the case			
Par	11: Give Details About Your Business or 0	Connections to Any Business					
	 Within 4 years before you filed for bankrupto		of the following connections to any	business?			
	_ `	a trade, profession, or other activity, ei	-				
	☐ A member of a limited liability comp	any (LLC) or limited liability partnership	(LLP)				
	☐ A partner in a partnership						
	■ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	■ No. None of the above applies. Go to P	art 12.					
	Yes. Check all that apply above and fill	in the details below for each business.					
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security r	umbor or ITIN			
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		uniber of friit.			
	Landmark Gifts & Collectibles, Inc.	S Corporation	Dates business existed EIN:				
	350 Marshall Ave Bellwood, IL 60104	Internet book sales	From-To 2014-present				
		n/a					
	Landmark Financial Consulting, Inc.	S Corporation	EIN:				
	242 1/2 S. Maple Ave. Oak Park, IL 60302	Financial Consulting	From-To 1997-present				
		N/A					

Page 41 of 58 Case number (if known) Document Debtor 1 Kevin E. Lewis 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No ☐ Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Kevin E. Lewis Signature of Debtor 2 Kevin E. Lewis Signature of Debtor 1 Date June 21, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	mation to identify your	case:						
Debtor 1	Kevin E. Lewis							
Debtor 2	First Name	Middle Name	Last Name					
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS					
Case number								
(if known)					☐ Check if this is an amended filing			
	Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7 12/15							
	lividual filing under cha		I out this form if:					
_	e claims secured by yo		at assistant					
You must file th	ever is earlier, unless th	vithin 30 days after	or expired. you file your bankruptcy petition or by e time for cause. You must also send c					
	eople are filing togethe nd date the form.	r in a joint case, bo	th are equally responsible for supplyin	g correct informa	ation. Both debtors must			
write y	our name and case nui	mber (if known).	s needed, attach a separate sheet to thi	s form. On the to	p of any additional pages,			
Part 1: List Y	our Creditors Who Hav	e Secured Claims						
1. For any credit information b		art 1 of Schedule D	: Creditors Who Have Claims Secured	by Property (Offic	cial Form 106D), fill in the			
	reditor and the property t	hat is collateral	What do you intend to do with the presecures a debt?	roperty that	Did you claim the property as exempt on Schedule C?			
	Ally Financial		☐ Surrender the property.		■ No			
name:			Retain the property and redeem it.		□Yes			
Description of	f 2013 Buick Lacross	se 82,000 miles	Retain the property and enter into a Reaffirmation Agreement.		Li res			
property			☐ Retain the property and [explain]:					
securing debt	:							
Creditor's F	Fifth Third Bank		☐ Surrender the property.		□ No			
name:			Retain the property and redeem it.					
Description of	f 350 Marshall Avenu	ie Bellwood II	Retain the property and enter into a		■ Yes			
property	60104 Cook Count		Reaffirmation Agreement. □ Retain the property and [explain]:					
securing debt		-	Retain the property and [explain]:					

Official Form 108

property

Creditor's

Description of

name:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Retain the property and redeem it.

Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

First Financial Credit Union

60104 Cook County

350 Marshall Avenue Bellwood, IL

☐ No

Yes

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Debto	or 1 Kevin E. Lewis	Case number (if known)
sec	curing debt:	
Part 2		eases listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill
in the	information below. Do not list real estate leas	res. Unexpired leases are leases that are still in effect; the lease period has not yet ended. reses if the trustee does not assume it. 11 U.S.C. § 365(p)(2).
Desc	ribe your unexpired personal property leases	Will the lease be assumed?
	or's name:	□ No
Desci Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Descr Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Prope	ription of leased erty:	☐ Yes
	or's name:	□ No
Prope	ription of leased erty:	☐ Yes
Part 3	Sign Below	
l lm dow	nonelty of positive I dealers that I have indicate	ted my intention about any preparty of my actate that accuracy a debt and any prepared
prope	rty that is subject to an unexpired lease.	ted my intention about any property of my estate that secures a debt and any personal
X /	/s/ Kevin E. Lewis	X
Ī	Kevin E. Lewis	Signature of Debtor 2
(Signature of Debtor 1	
I	Date June 21, 2017	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-18749 Doc 1 Filed 06/21/17 Entered 06/21/17 14:32:14 Desc Main Document Page 48 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Kevin E. Lewis		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DE	EBTOR(S)			
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	g of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to			
	For legal services, I have agreed to accept		\$	1,050.00			
	Prior to the filing of this statement I have received			1,050.00			
	Balance Due			0.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	n unless they are mem	bers and associates of my law firm.			
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
1	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. Representation of the debtor in adversary proceedings e. [Other provisions as needed] In Chapter 13 cases, the Court-Approved R	ement of affairs and plan which rs and confirmation hearing, as and other contested bankrup	th may be required; and any adjourned hea tcy matters;	rings thereof;			
6 .]	By agreement with the debtor(s), the above-disclosed fee	does not include the following	g service:				
		CERTIFICATION					
	I certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	or payment to me for re	epresentation of the debtor(s) in			
Jı	une 21, 2017	/s/ Jason Blust, L	aw Office of Jason E	Blust			
\overline{D}	ate		Office of Jason Blue	et #6276382			
		Signature of Attorn Law Office of Jas					
		211 W Wacker D					
		Ste. 300 Chicago, IL 6060	6				
		9 '	o Fax: (312) 273-5022	•			

Name of law firm

LAW OFFICE OF JASON BLUST, LLC

CONTRACT FOR BANKRUPTCY SERVICES

UNSECURED & SECURED DEBTS	NON-DISCHARGEABLE DEBTS			
ESTIMATED UNSECURED DEBT	STUDENT LOANS			
ESTIMATED FAIR MARKET VALUE OF HOME	TICKETS			
ESTIMATED MORTGAGES ON HOME 114x 471				
ESTIMATED CAR LIEN #1				
ESTIMATED CAR LIEN #2	GOV'T FINES			
ESTIMATED OTHER SECURED DEBT				
NOTICE: This Agreement contains provisions requiring arbitration of fee disputes. Before you sign the agreement you should consider consulting with another lawyer about the advisability of making an agreement with mandatory arbitration requirements. Arbitration proceedings are ways to resolve disputes without the use of the court system. By entering into agreements that require arbitration as the way to resolve fee disputes, you give up your right to go to court to resolve these disputes by a judge or jury. These are important rights that should not be given up without careful consideration.				
I. PARTIES & PURPOSE: This is an agreement for legal services entered into on the date shown below between Law Office of Jason Blust, LLC, or one of its wholly owned subsidiaries (hereinafter "JB") and the individual (or married couple) assigned to the record number indicated below (hereinafter "Client") relating to legal services in relation to bankruptcy and debt relief. The contract is solely between JB, any assigns, heirs, or related entities that may be formed in the future and not any individual, partner, member or employee of JB. JB is a debt relief agency and law firm that files bankruptcy cases on behalf of its clients. JB DOES NOT REPRESENT CLIENTS IN DEFENSE OF COLLECTION SUITS.				
II. CLIENT OBLIGATIONS: JB reserves the right to withdraw or terminate the representation in the event Client does not meet his/her obligations.				
Active Participation and Communication: Client agrees to actively participate and communicate with any and all JB staff during the duration of the bankruptcy case. This includes immediately providing updated contact information and any changes to Client's financial situation including, but not limited to, any state court hearing dates or foreclosure sale notices. Client's signature on this Contract shall be authorization for JB to file a bankruptcy petition for Client via the Bankruptcy Court's electronic filing system and all other subsequent filings through the Bankruptcy Court's electronic filing system. Client agrees to receive documents and/or correspondence from JB via either email or first class mail. Client agrees that JB can contact Client at any reasonable time in JB's sole discretion via email, text message, telephone, or postal mail.				
Payment of Attorney Fees and Costs/Arbitration: Client agrees to pay all attorney fees and costs as disclosed herein in a timely manner and that fees and costs, as disclosed must be paid before the case is filed with the bankruptcy court. JB only represents Client and Client controls the representation even if the fee is paid by a third-party. JB and Client expressly agree to				
The "flat fee" for representation in a Chapter 7 case is \$ \(\begin{align*} \) . This fee is a nonrefundable* "advance payment retainer". In a Chapter 7 case, Client agrees to pay all fees and costs prior to the filings of the bankruptcy case with the bankruptcy clerk's office. Client acknowledges that Client will not have the protection of the Automatic Stay in Bankruptcy pursuant to 11 U.S.C. §362 until the bankruptcy case is filed. There may be additional fees charged by JB for delays caused by				

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the Client, including Client's failure to pay fees in a timely manner, and failure to timely provide information and/or paperwork. Client expressly agrees that funds paid will be deposited in JB's operating account and are the property of JB. The "flat fee" for representation in the Chapter 13 case is \$______ plus costs. JB agrees to file the client's Chapter 13 case with the court for the payment of \$_____ and will accept the balance from Client's Chapter 13 payments. Any estimated chapter 13 monthly payment is subject to change and JB does not guarantee a particular chapter 13 payment. Costs include not only filing fee and other third party services, but also copying charges, bank transaction fee, credit card interchange fees, express mail, postage, etc. In addition, there is a court filing fee totaling \$353 (subject to change without notice) and optional document retrieval and financial counseling facilitation totaling \$ 15 (subject to change without notice). Client expressly agrees that chapter 7 and chapter 13 fees paid are an advance payment retainer and not a security retainer and such arrangement is an express condition of JB's willingness to handle the case. An advance payment retainer is appropriate because work is being performed from the moment the firm is hired and continues through the relationship, even if a case is never filed with the court. In Chapter 13, the fixed flat fees and advance payment retainer are for pre-filing and preconfirmation work. All fees paid are the property of the attorney and will be deposited into JB's operating account and are earned upon receipt, subject to refund only as provided in Section IV, Though the fee is fixed, in chapter 13's JB may apply to the court for additional fees, paid through the chapter 13 plan if there are extraordinary circumstances, such as extensive evidentiary hears, contested adversary proceedings, or appeals. See Section III for further details. Advance payment of costs may be held in a safe deposit box, a locked safe, a trust account, or any other secure place in JB's sole discretion until incurred and used to reimburse JB for payment. Client's Initials. Dishonored Payments incura fee of \$35 + any additional fees and costs incurred by JB as a result of dishonored or stopped payments. Failure to pay can result in JB closing the file and terminating the attorney-client relationship (see Section IV). In the event Client's chapter 13 is dismissed prior to full payment of attorney fees. Client agrees and expressly authorizes the chapter 13 trustee to pay any money held to JB for payment of the balance owed. Client agrees that JB may retain counsel to collect any balances due and will be responsible for payment of any reasonable collection costs and fees, not less than \$400. Client authorizes the collection of any additional fees from the chapter 13 trustee (if applicable). Client expressly agrees that fees tendered to JB by personal check may be converted and processed as ACH transaction. JB agrees to pursue third parties who may be liable for payment of fees, but failure of JB to collect from third parties does not relieve client of responsibility for payment. Client agrees that non-basis services are billed at the firms' customary hourly rate as described in Section IV. Billable hourly rates are subject to change. Some non-basic services may be provided at a flat fee rate, as agreed between the parties Full Disclosure: Client agrees to truthfully, completely and accurately disclose all assets and their value, liability and their balances, income and expenses to JB any on any and all bankruptcy paperwork. In addition, Client agrees to accurately answer any and all questions posed by JB and/or a representative or agent of the United States Trustee or as otherwise provided by

Provide Documentation and Follow Instructions: Client agrees to provide copies of any and all documentation requested by JB in a timely and organized manner. Client expressly acknowledges and agrees that JB has duties to the Court that require JB to reasonably seek documentary evidence that supports Clients' factual contentions before JB can sign off and file bankruptcy paperwork with the court. Such documentation includes, but is not limited to: pay advices for the six month time period before the filing of the bankruptcy case (client acknowledges that since the case is not filed immediately upon and signing of this contract that the six month time period changes as time passes), tax returns, property appraisals, recorded deeds (if applicable), recorded mortgages (if applicable), non-filing spouse's (or household member's) pay advices, and any other relevant information directly or indirectly related to the Client's financial condition. Client further agrees that he/she will read and follow all instructions provided to Client and incorporated by reference and made a part of this Contract for services.

III. LAW FIRM OBLIGATIONS:

Use Best Efforts: In consideration of Client's obligations as stated in Section III, JB agrees to use its best efforts to obtain a satisfactory result for Client by providing basic legal services in connection with a bankruptcy case on an efficient and cost-effective basis. Client expressly agrees that JB makes no guarantee regarding the outcome of the bankruptcy case, including but not limited to: ability and qualification for filing chapter 7 or chapter 13 bankruptcies, successful discharge of any particular debt, the amount of a chapter 13 plan payment, and/or whether or not JB can successfully reduce the balance of secured liens. JB offers its financial situation, and/or facts as revealed after review of documentation that could affect in any way any advice JB gives Client.

Staffing: JB structures its practice as a group practice. JB does not guarantee any minimum level of participation in a case by any individual employee, member, attorney, paralegal, or partner of the firm. Multiple attorneys and staff may work on various aspects of the case as assigned by JB in its sole discretion in compliance with all applicable rules of professional conduct. JB expects to perform the bulk of the work, but reserves the right to utilize other attorneys, paralegals, and litigation/clerical assistants where appropriate. In addition, Client authorizes JB, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action client may have.

Provide Basic Bankruptcy Services: JB, in consideration for Client's obligations as stated in Section III, agrees to provide basis legal services as required to file either a Chapter 7 or Chapter 13 Bankruptcy case, the Chapter determined as mutually agreed and indicated below. Basic legal services include, but are not limited to: pre-filing verification of bankruptcy representation, post-filing and pre-discharge contract with creditors, pre-filing advice and counsel to Client, advice during the case concerning the nature and effect of the applicable bankruptcy rules, including a reasonable amount of telephone calls and/or in-person meetings, exemption advice and planning; preparation and filing of a bankruptcy petition, preparation and filing of schedules and statements as required by bankruptcy statutes, rules, local rules, and any applicable standing orders of courts of competent jurisdiction, representation at the meeting of creditors pursuant to §341 of the Bankruptcy Code, representation at any confirmation hearings pursuant to §1324 (if applicable), setting valuation disputes prior to confirmation in Chapter 13, submitting information pursuant to requests from the trustee, including submitting information in response to case audits requested by the United States Trustee, negotiation and counsel in relation to reaffirmation agreements pursuant to 11 U.S.C. §524; and other regular and routine services not specifically stated, including additional terms as may be described in Section VIII, if applicable. Client expressly agrees that in Chapter 7, JB will not file the bankruptcy petition and schedules with the court until all fees and costs have been paid in full. In addition, JB will not file the bankruptcy cases with the court until all required documentation has been provided; all required documents are timely signed, reviewed, and verified, unless alternative agreements are mutually agreed in writing.

Client further agrees that the above-described fees cover basic services only. There may be additional fees for non-basic services in addition to those disclosed above. Subject to the applicability of any local rules, standing orders, or additional contracts, non-basic services for which additional fees may apply include, but are not limited to: Adversary proceedings pursuant to 11 U.S.C. §523 or §727; excessive phone calls or in-person consultations; motions to dismiss for client's failure to attend court hearings or failure to provide requested documentation; action to enforce the automatic stay pursuant to 11 U.S.C. §362; actions to enforce the discharge injunction; Rule 2004 Examinations; depositions; interrogatories or other discovery proceedings; contested objections to confirmation of a Chapter 13 plan; amended creditor schedules (typically \$150 in chapter 7 + \$30 filling fee in all chapters, subject to change); amended asset and/or income/expense schedules due to Client's failure to provide full disclosure; document retrieval services; facilitation of credit counseling and/or financial management courses; post-discharge services; appraisal services; contested matters, rescheduled §341 meetings because of Client's failure to appear at a scheduled meeting (typically \$150 in chapter 7); motions to avoid liens (typically \$260 per motion); proceedings to strip mortgages when applicable; and motions for redemption pursuant to 11 U.S.C. §722 (typically \$600); conversion of a case from one chapter to another (requires an additional in-person meeting and results in additional reasonable fees and costs as mutually agreed); and/or proceedings to reopen a closed case for any reason.

IV. TERMINATION OF SERVICES (Refund Policy): The parties may terminate services at any time. Termination of services by Client must be in writing. JB may terminate services for failure of Client to fulfill any of Client's contractual obligations as identified in Section II of this agreement. In either event, Client may be entitled to a refund of part of the nonrefundable fee

based upon quantum meruit. The factors considered include: time spent, including time spent answering telephone calls, processing, organizing and responding to any correspondence; case status; case progress; and the amount of work remaining to complete the case. Analysis of time is calculated in tenths of an hour increments, rounded up to the next tenth of an hour. Attorney time is worth \$250-\$450 per hour depending on the experience of the attorney performing the service. Non-attorney professional time is worth \$75 per hour. Hourly rates are subject to periodic review and revision at JB's sole discretion. JB will also consider the progress of the case when determining a reasonable refund. It is impossible to determine a fair refund until a detailed analysis is performed on a case-by-case basis. Refunds, if any, will be sent to Client at Client's last known address within a reasonable amount of time. In the event Client is deceased or incapacitated, or if the fee was paid by a third party, refunds, if any, are the property of the Client and will only be released to the Client or an authorized representative of the Client's estate. In the event Client terminates services after a bankruptcy case has been filed, JB is given a reasonable time to file withdrawal and/or substitution of counsel documents with the clerk of court. JB expressly reserves the right to enforce a previous award of fees and to seek payment of any outstanding balance of legal fees. The parties expressly agree that JB's representation automatically terminates upon the closing of the case by the Clerk of Court. Client expressly agrees that JB is authorized to contact Client in the future, even after the conclusion of the case via mail, telephone, electronic mail or text message regarding any future JB products and/or services.

- V. LIMITED POWER OF ATTORNEY: Client expressly agrees that signature on this contract grants JB a Limited Power of Attorney for the purposes of carrying out the bankruptcy representation. Such power includes, but is not limited to, the power to obtain Client's tax returns or transcripts from either the IRS or any person or entity consulted in regards to tax preparation; the ability to obtain information and discuss Client's situation with any of Client's secured creditors; and in the event the bankruptcy is dismissed or converted prior to completion, JB may apply funds on hand with the Chapter 13 trustee that would otherwise be forwarded to Client towards the balance owed to JB, if any, and/or the Chapter 7 fee, if applicable, by granting JB the right to endorse Client's name upon checks from the trustee. JB will provide an accounting of all funds received from the trustee and applied.
- VI. RETENTION AND DISPOSITION OF RECORDS: JB will retain records as required by applicable law in your state, generally at least (5) years. JB, reserves the right to store records electronically. JB encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of the file by sending a written request. JB reserves the right to charge a reasonable retrieval and duplication fee of at least \$35.
- VII. RECEIPT OF MANDATORY NOTICE AND DISCLOSURE: The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 require JB to provide mandatory notices/disclosures to Client. Your signature on this contract is an acknowledgment that Client has received, read and understood the two(2) separate documents entitled "§525(a) Notice", and "Important Information About Bankruptcy Assistance Services From an Attorney or bankruptcy Petition Preparer."
- VII. ENTIRE AGREEMENT: The entire contract between the Parties is contained in this instrument. Parties agree to all of the terms and conditions set forth herein and acknowledge that they have read and understand this Agreement. In the event Client is filing a case in a jurisdiction where the local bankruptcy court has adopted any rule procedure or general order regarding the relationship between the Attorney and the Client, then such rule, procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" and its corresponding rights and obligations is specifically incorporated by reference into this Agreement and made a part hereof as additional terms, and both parties understand they must comply with its terms which supersede and control all provisions of this contract. Client signature on this document serves as an acknowledgement and agreement by Client that client has been informed of such a rule, procedure, Order "Rights and Responsibilities Agreement," or "Model Retention Agreement' and has agreed to be bound by its additional terms and conditions. In the event provisions of this Agreement contradict with the provisions in any Rule, Procedure, Court Order, "Rights & Responsibilities Agreement," and/or "Model Retention Agreement" the provisions of the Rules, Procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" would control.
- IX. BINDING ARBITRATION: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, unconscionability or validity thereof, including the termination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in the county and state in which the consumer resides at the time of the agreement in accordance with the laws of the state of consumer's

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residence at the time of the agreement or agreements to be made in and to be performed in the state of the consumer's residence. The parties agree, the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost of arbitration, including attorney's fees, equally. If the consumer's share of the cost is greater that \$1,000.00 (One-thousand dollars), JB will pay the consumer's share of costs in excess of that amount. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and arbitration requirement shall survive any termination.

X. SEVERABILITY: In the event any provision of this agreement is found to be unenforceable for any reason by a court of competent jurisdiction, only the offending clause shall be stricken from the agreement and the remainder of the agreement shall remain in full force and effect.

I/We hereby agree to and acknowledge all of the terms above and I/we retain and authorize JB to file a bankruptcy on my/our-behalf:

CHAPTER 7 CHAPTER 13 (circle one) Debtor	DATE 6 19 17 BY: Attorney of behalf of JB
XJoint Debtor	DATE

CLIENT FIRST BANKRUPTCY, LLC

LIMITED POWER OF ATTORNEY & AGREEMENT TO OBTAIN DOCUMENTS

- I. PURPOSE: This Agreement is entered into between the below listed individuals, hereinafter referred to as "CLIENT" and Client First Bankruptcy, LLC hereinafter referred to as "CF." The purpose of this Agreement is to facilitate acquiring information needed to analyze Client's financial situation, to complete certain schedules and statements required pursuant to Title 11, United States Code, Section 101, et. al. and the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, to perform an automobile loan review, to pursue post-bankruptcy discharge disputes with the credit reporting bureaus, to provide post-discharge budget coaching, and to provide access to a Tax Advice Hotline. This Agreement is governed by the terms herein and the terms contained in the attached Products Fee Disclosure and the Attorney-Client Contract, both of which are incorporated by reference and made a part of this Agreement.
- II. LIMITED POWER OF ATTORNEY: I hereby grant to CF this Limited Power of Attorney for the limited purposes of obtaining and reviewing the information as described in the Products Fee Disclosure and to perform an Automobile Loan Review. I hereby further grant this Limited Power of Attorney for purposes of reviewing my credit report(s) post-filing preparation of letters by either CF or CIN Legal on my behalf to dispute information on my credit reports. It is understood and agreed that CF shall obtain and use this information for the purposes of analyzing my financial situation in relation to filing for bankruptcy, for the purposes of saving me money on any financed vehicle I may have, or to dispute information reported to my credit reporting bureaus. This Limited Power of Attorney shall expire upon the latest of the following events: discharge, dismissal, completion of credit reporting disputes, or termination of services as provided in paragraph V of the Attorney-Client Contract. I also agree that my attorneys may provide my contact information to third party vendors that provide other relevant legal and financial products and/or services and I authorize these companies to contact me directly in order to follow-up on any of the products or services, if necessary.
- **III. CLIENT RESPONSIBILITIES:** I hereby expressly agree to complete the following **4** steps before CF orders products.
 - 1) Sign the Consumer Request & Agreement for Consumer Liability Report (CLR) form;
 - 2) Sign the IRS Form 4506-T;
 - 3) Sign the Products Fee Disclosure; AND
 - 4) Pay the required fees as disclosed in the Attorney-Client Contract and the Fee Disclosure.
- IV. CLIENT FIRST BANKRUPTCY, LLC RESPONSIBILITIES: Once Client has completed the responsibilities under paragraph three (III) of this Agreement, CF shall obtain the products described in the Fee Disclosure on behalf of Client.
- V. ENTIRE AGREEMENT & SEVERABILITY: The entire Agreement between the parties is contained in this instrument, except as otherwise indicated. In the event any portion of this Agreement is found by a court of competent jurisdiction to violate any state or federal law or regulation, that portion of the Agreement shall be deemed stricken and the remaining portion of the Agreement shall remain in force and effect. The parties agree to all of the portions of this Agreement as set forth herein and acknowledge that they have read and understand the Agreement.

tharfuel use lead and nudelstand the Agree	ement.
Jan Comment	6-19-1
elient	Date
Client	Record #
Ву:	_(Attorney)

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Optional Services (2/6/14)

Products	Client First Bankruptcy, LLC Cost	Document Retrieval and Facilitation Fee	Total Cost to Client
Credit counseling	\$25.00	\$15.00	\$50,00***
Debtor education course	\$25.00	\$15,00	\$50,00***
Lien Search Title Report for real estate	\$55.00	\$30.00	
3 Source Individual Credit Report	\$33.00	\$22.00	\$85,00***
3 Source Joint Credit Report	\$53.00	\$17.00	\$70.00***
Tax Transcript Report four years must be ordered to receive this price)	\$19.00	\$16.00	\$35.00***
Automated Real Estate Property Valuations	\$15.00	\$25.00	\$40.00***
Broker Price Opinion for real estate**	\$65.00	\$35.00	\$100.00***
Post-Discharge Review(s) of Consumer Liability Report	\$35.00(Single)/\$70.00(Joint)	\$100.00	\$135.00/\$170.00***
Dave Ramsey Thriving After Bankruptcy Post-Filing Budget Counseling Course	\$30	\$20	\$50.00***

*Credit Reports: Warning: On June 4, 2004, a new federal law went into effect that prevents credit reporting bureaus from listing the names of medical providers on credit reports. Thus, if you are expecting to get a credit report to obtain the names of any medical providers, it won't work! The credit reporting bureau will list a collection agent. But, you will have to contact the collection agent directly to get the provider's information. Client First Bankruptcy, LLC will not be responsible for any omission of such creditors or the costs involved in adding creditors or amending a bankruptcy as a result of this new legislation. **Broker Price Opinions: Broker price opinions are obtained by a real estate professional familiar with the real are not included in package pricing and are available on an as-needed basis to keep your costs as low as possible. The extra cost should this service be needed is disclosed. ***Prices subject to change without notice. Costs by vendor are also subject to change without notice. In the event costs change, Client First Bankruptcy, LLC will use its best efforts to retain the original total price to avoid inconveniencing the client. This may change the amount of the handling/processing fee retained by the law firm. Costs and handling/processing fees are

DISCLAIMER OF WARRANTIES: YOU EXPRESSLY UNDERSTAND AND AGREE THAT: ANY INFORMATION OBTAINED ON YOUR BEHALF IS AT YOUR SOLE RISK. ALL INFORMATION OBTAINED ON YOUR BEHALF IS PROVIDED SOLELY ON AN "AS-IS/AS-AVAILABLE" BASIS. TO THE EXTENT PERMITTED BY APPLICABLE LAW, CLIENT FIRST BANKRUPTCY, LLC EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE OR USE AND NON-INFRINGEMENT.

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Date:	and and fees associated with Client First Bankruptcy, LLC obtaining to disclosed to me. I further expressly agree to the Disclaimer of W. Signed Date Signed	2: 6-19-14
Date,	Date	ž .

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United States Bankruptcy Court Northern District of Illinois

In re	Kevin E. Lewis		Case No.	
		Debtor(s)	Chapter	7
	VEF	RIFICATION OF CREDITOR MA	ATRIX	
		Number of Creditors: 17		
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	June 21, 2017	/s/ Kevin E. Lewis Kevin E. Lewis Signature of Debtor		

1st Fin Cu 2942 W Peterson Ave Chicago, IL 60659

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

Associated Bank 200 N Adams St Green Bay, WI 54301

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Citibank North America Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Citizens Bank Attn: Bankruptcy 443 Jefferson Blvd Ms Rjw-135 Warwick, RI 02886

Consumer Loan Services

Edward Elmhurst-Hospital 155 E. Brush Hill Road Elmhurst, IL 60126

Fifth Third Bank 1830 East Paris Ave Grand Rapids, MI 49546 Fifth Third Bank Attn: Bankruptcy 1850 East Paris Ave, Se Grand Rapds, MI 49546

First Financial Credit 2942 W Peterson Ave Chicago, IL 60659

First Financial Credit Union 2942 W. Peterson Ave Chicago, IL 60659

Project/gemb
Po Box 103104
Roswell, GA 30076

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Toyota Financial Services Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52409

Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040